

Information to identify the case:

Debtor 1 **Melissa Lupine Campos-Poehnert**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0541**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-10778-BFK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa Lupine Campos-Poehnert
aka Melissa Lupine Poenhert

June 7, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Melissa Lupine Campos-Poehnert
 Debtor

Case No. 17-10778-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db +Melissa Lupine Campos-Poehnert, 8300 Georgetown Pike, Mc Lean, VA 22102-1220
 13794872 +New England Cryogenics Center, 500 Donald J. Lynch Boulevard, Marlborough, MA 01752-4716
 13794873 Nissan, Norfolk, VA 23502-0000
 13794874 +Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd S, Irvine, CA 92618-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +EDI: RMSC.COM Jun 09 2017 01:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

13794868 +E-mail/Text: phsusbankruptcynotices@partners.org Jun 09 2017 01:21:26
 Brigham Womens Hospital, 75 Francis Street, Boston, MA 02115-6106
 13794869 +EDI: CAPITALONE.COM Jun 09 2017 01:08:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13794870 +EDI: WFNNB.COM Jun 09 2017 01:08:00 Comenity Capital/jjill, Comenity Bank,
 Po Box 182125, Columbus, OH 43218-2125
 13799064 +EDI: RMSC.COM Jun 09 2017 01:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 13794875 +EDI: RMSC.COM Jun 09 2017 01:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 13794876 EDI: USBANKARS.COM Jun 09 2017 01:08:00 US Bank/Rms CC, Card Member Services,
 Po Box 108, St Louis, MO 63166-0000
 13794877 +EDI: WFFC.COM Jun 09 2017 01:08:00 Wells Fargo Bank, Mac-F8235-02f, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13794871 Hyundai

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,
 VA19@ecfcbis.com; jgold@ecf.epiqsystems.com; hjg@trustesolutions.net; robert.ours@nelsonmullins.com;
 lori.stewart@nelsonmullins.com
 Jeremy Calvin Huang on behalf of Debtor Melissa Lupine Campos-Poehnert
 jhuang@lawfirmvirginia.com

TOTAL: 2